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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Singhal

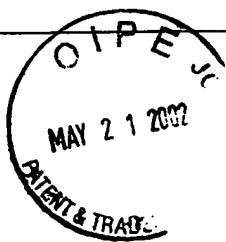
Serial No.: 09/891,913

Filed: 6/26/2001

Title: METHOD AND APPARATUS FOR  
A PAYMENT CARD SYSTEM

Attorney Docket No.: 11195.33

Assistant Commissioner for Patents  
Washington, D.C. 20231



Group Art Unit:  
2167  
Examiner:  
Unknown

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**INFORMATION DISCLOSURE STATEMENT**

Dear Sir:

This Information Disclosure Statement is submitted:

- ☒ under 37 CFR 1.97(b), or  
(Within three months of filing national application; or date of entry of international application; or before mailing date of first office action on the merits; whichever occurs last)
- ☐ under 37 CFR 1.97(c) together with either a:  
☐ Statement under 37 CFR 1.97(e), or  
☐ a \$180.00 fee under 37 CFR 1.17(p), or  
(After the CFR 1.97(b) time period, but before final action or notice of allowance, whichever occurs first)
- ☐ under 37 CFR 1.97(d) together with a:  
☐ Statement under 37 CFR 1.97(e), and  
☐ a \$180.00 fee set forth in 37 CFR 1.17(p).  
(Filed after final action or notice of allowance, whichever occurs first, but before payment of the issue fee)

☒ Applicant(s) submit herewith Form PTO 1449-Information Disclosure Citation together with copies, of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.56.

The relevance of the attached references is that this is the closest art of which Applicant is aware.

Applicant submits that the above references taken alone or in combination neither anticipate nor render obvious the present invention. Consideration of the foregoing in relation to this application is respectfully requested.

It is requested that the information disclosed herein be made of record in this application.

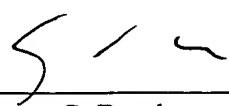
Respectfully submitted,

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231.

Date of Deposit: May 6, 2002

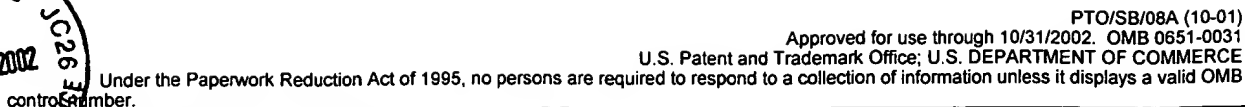
Typed Name: Steven G. Roeder

Signature: \_\_\_\_\_

  
\_\_\_\_\_  
Steven G. Roeder  
Attorney/Agent for Applicant(s)  
Reg. No. 37227

Date: May 6, 2002

Telephone No.: 858-456-1951



**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
*(use as many sheets as necessary)*

**Complete if Known**

<b>Application Number</b>	09/891,913
<b>Filing Dat</b>	6/26/2001
<b>First Named Inventor</b>	Singhal
<b>Art Unit</b>	2167
<b>Examiner Name</b>	Unknown
<b>Attorney Docket Number</b>	11195.33

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[illegible][illegible]Date  
Considered

considered. Include copy of this form with next communication to applicant.  
<sup>2</sup> Applicant's unique citation designation number (optional). <sup>3</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04.  
<sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> A check mark here if English language Translation is attached.  
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